FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good, legal and valuable considerations, the receipt of all of which is hereby acknowledged, the undersigned, MICHAEL S. MATHEWS AND WIFE, JULIE A. MATHEWS (herein referred to as Grantor, whether one or more), does hereby sell, convey and warrant unto EDWIN ROACH and wife, VICTORIA L. ROACH, as tenants by the entirety with full rights of survivorship and not as tenants in common, (hereinafter referred to as Grantee, whether one or more), the land and property lying and being situated in the County of Desoto, State of Mississippi, described as follows, to-wit:

LOT 72, SECTION D, SOUTHRIDGE ESTATES SUBDIVISION SITUATED IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 6 WEST, CITY OF OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI AS PER PLAT RECORDED IN PLAT BOOK 48, PAGE 23, CHANCERY CLERK'S OFFICE, DESOTO COUNTY, MISSISSIPPI; including memberships and/or ownerships of non-municipal water and/or sewer systems, if any.

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee, his heirs and assigns forever. And the said Grantor does hereby covenant to and with the said Grantee, that he is the owner in fee simple of said premises; that they are free from all encumbrances except as described herein, and that he will warrant and defend the same from all lawful claims whatsoever.

This conveyance is made and accepted subject to the lien for current taxes and other assessments and all valid and subsisting restrictions, reservations, conditions, limitations, encumbrances, covenants, exceptions and easements as may appear of record, if any, affecting the above described property.

The singular number shall include the plural, the plural the singular, and use of any gender shall be applicable to all genders.

WITNESS THE signatures of the Grantor, this 28th day of September, 1997.

Julie A. Mathews—Grantor

Michael S. Mathews—Grantor

STATE OF IOWA COUNTY OF MAHASKA

Personally appeared before me, the undersigned authority in and for the aforesaid jurisdiction, MICHAEL S. MATHEWS, who acknowledged that he signed and delivered the above and foregoing instrument on the day and year therein mentioned for the intent and purpose therein expressed.

STATE OF TOWARD AND SEAL OF STATE OF TOWARD AND SEAL OF TOWARD

Personally appeared before me, the undersigned authority in and for the aforesaid jurisdiction, JULIE A. MATHEWS, who acknowledged that she signed and delivered the above and foregoing instrument on the day and year therein mentioned for the intent and purpose therein expressed.

Given under my hand and seal of office, this day of

Notary Public

My Commission Expires:

Grantor Address: 9888 North Southbend Drive

Olive Branch, MS 38654

Home Phone #(600) 895-2996, Work #same

Grantee Address: 9888 Southbend Drive North.

Olive Branch, MS 38654

Home PHone #(901)365-9491Work Phone #(901)322-7000 PREPARED BY:
HFS MOBILITY SERVICES

2302 Tresscott Drive Tallahassee, FL 32312 Phone #(850) 422-0101

RETURN TO:

WOODS & SNYDER, L.L.C. P.O. BOX 456 OLIVE BRANCH, MS 38654

(601) 895-2996

